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METHODOLOGY REPORT

THE METHODS OF RESEARCH FOR  
"POLICY AND LEGISLATIVE RESPONSES  
TO ELECTRONIC FUNDS TRANSFER"

*Ontario Mesa Bureau publication*





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This background paper is one of a series which has been developed in connection with a research project directed by Professor Richard H. McLaren. It is directed at identifying specific issues within a designated topic. The research project was designed to identify the "Policy and Legislative Responses to Electronic Funds Transfer" from a provincial perspective.



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## METHODOLOGY REPORT - THE METHODS OF RESEARCH FOR

### "POLICY AND LEGISLATIVE RESPONSES TO ELECTRONIC FUNDS TRANSFER"

#### Approach to the Project

The study was designed to be a comprehensive review of EFT and to serve as a basis for provincial response to industry initiatives in the field of EFTS. A provincial committee comprised of government officials was created in order to act as an advisory board to the researchers. In order to research the subject expeditiously, it was necessary to divide the study into several topic areas. Several consultants were appointed to conduct individual studies in designated topic areas. The use of these consultants served two purposes: first, it allowed for an in-depth treatment of the material since the individuals chosen were experts in their field, and secondly, the individual treatment of each topic area allowed for a more thorough review of the subject matter.

Before the actual research was begun, a large number of books and articles were gathered together to form a working library. In order to conduct as complete a search as possible, research assistants used Canadian, British, and American indices to legal and business periodicals, newspaper articles, and government publications. Each article was then identified and read to see if it would be of use to the study. If it proved to be suitable, it was xeroxed, and then filed. It was necessary to keep those articles on file as many of them were broad in scope and thus could be used for several topic areas. The 'library' was continually updated throughout the project in order to keep abreast of all developments in the field. (See Appendix A - Master Bibliography).



Although the library materials were an important research tool they were greatly supplemented by other sources of information:

(1) Conferences (See Appendix B).

These conferences were attended by either researchers or consultants.

(2) Interviews (See Appendix C).

Researchers and consultants conducted interviews with members of private industry in order to discover the state of development of EFT and also to learn of future proposals. These interviews continued throughout the project in order to keep up-to-date with industry advancements.

### The Working Paper

As mentioned previously, the broad scope of this study required the division of the main subject of EFT systems into specific topic areas. Each of these separate studies culminated in a working paper (See Appendix D). Certain of these working papers were written by the principal researcher, R.H. McLaren, the remainder were written by consultants.

Despite the differences in authorship, the papers were researched in a similar fashion. For each of the papers the research assistants worked with the principal researcher/consultant. The research began by reviewing the previously gathered library materials for any articles dealing with the general area. From this basis, more detailed articles were sought. This academic research was supplemented by information gathered through interviews and conferences. When the working paper was concluded it was submitted to the advisory board for their criticism and comments. Also, if necessary, the material in the working papers

was updated a few months after the completion of the paper. This proved to be essential considering the rapid innovations in the field of EFT systems.

The working papers outlined the policy issues involved in each of the areas studied. Certain of the working papers served the function of describing the present payment system and the state of EFT. The remainder of the working papers used the description provided and develop policy recommendations concerning various legal and social problems in order to allow the province to chart its course of action with respect to EFT.

The working papers culminated in the ultimate product of the project, "Report to the Province of Ontario on Policy and Legislative REsponses to Electronic Funds Transfer in Canada." This paper provides a general overview of all the working papers. In the appendix of the final report, the recommendations made in the body of the final report are supplemented by more specific recommendations from previous working papers. This allows the reader to have quick access to precise source from which the general recommendations were drawn.



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APPENDIX BConferences Attended

- (1) CIPS (Canadian Information Processing Society)  
1978 Annual Seminar, February 28 - March 2, 1978,  
Toronto.
- (2) CUMREC '78 (College and University Machine Records  
Conference), April 30 - May 3, 1978, London.
- (3) Data '78 Conference and Exhibition, April 4, 5, and  
6, 1978, Toronto.
- (4) National Security Conference of Canadian Financial  
Institutions, Toronto, November 16, 1977, (sponsored  
by C.B.A.).
- (5) Payment Systems, Inc. Annual Symposium - "EFT: New  
Horizons." April 16-18, 1978, New Orleans.



APPENDIX CInterviews(A) Interviews Conducted by/for R.H. McLaren.In person:

Sean McNamara, Vice-President, Deposit Services, Canada Trust, London, Ontario.

Wayne Sargeant, Royal Bank of Canada, Toronto, Ontario.

D.H. (Dave) Johnson, Manager Automated Banking, Bank of Montreal.

Dr. John Creane, Bank of Nova Scotia, Don Mills, Ontario.

A.J. Hurley, Canadian Imperial Bank of Commerce.

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Dick Sprague, Battelle Corporation.  
Wayne Sargeant, Royal Bank of Canada.

(B) Interviews Conducted by D.H. Flaherty:

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John Wetmore, Marketing Representative, I.B.M. Canada Ltd.,  
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O.W. McAleer, Assistant Vice-President, Computer Communications  
Planning, Bell Canada.

Jim Bruce, Head Product Development, NCR Canada Ltd.,  
Waterloo, Ontario.



APPENDIX DWorking Papers

Working Paper #1.  
Research Proposal. Policy and Legislative Responses to  
Electronic Funds Transfer.  
Richard H. McLaren, July 22, 1977.

Working Paper #2.  
E.P.S. Study. Canadian Payments System.  
Richard H. McLaren Ltd., November 30, 1977.

Working Paper #3.  
Canadian Banking Techniques Study.  
R.H. McLaren Ltd., February 2, 1978.

Working Paper #4.  
Electronic Funds Transfer Technology. A Canadian Perspective.  
S. Paula Mitchell, December 22, 1977.  
Addendum to Working Paper #4. An Analysis of the Position  
of Canadian Banks Concerning the CNCP Telecommunications  
Interconnection with Bell Canada Application to the CRTC.  
Philip Slayton, May 16, 1978.

Working Paper #5.  
Privacy, Confidentiality, and Security in a Canadian Electronic  
Funds Transfer System.  
David H. Flaherty Inc., May 15, 1978.

Working Paper #6.  
Electronic Funds Transfer and The British North America Act.  
A Study of the Constitutional Allocation of Legislative Power  
in Relation to Electronic Funds Transfer Developments in Canada.  
B. Welling, June 19, 1978.

Working Paper #7.

Proof of Payment and Evidentiary Problems. A Comparison of today's payment system to the computer payment system of the future.

A.W. Bryant, May 29, 1978.

Working Paper #8.

Transactions Cards in Canada.

R.H. McLaren Ltd., June 22, 1978.









